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ABSTRACT

A report on New York State's Aid for Part-Time Study Program (APTS) for the 1985-1986 academic year is presented. APTS was created as a campus-based award program where recipients and award amounts are determined locally by the participating institution. The program provides up to $2,000 in annual awards to part-time undergraduate students matriculated in approved degree, diploma, and certificate programs in degree-granting institutions. Information is presented on student eligibility criteria, institutional procedures, and 1986 operations. Recommendations are offered concerning the issues of tuition liability, the number of credits students need to complete for APTS eligibility, and an income ceiling for independent students with dependents. For each sector of postsecondary education, data are provided on the allocations and total awards, number of recipients, average award, and the value of state-reimbursed awards for the program during the 1984-1985 and 1985-1986 academic years. Legislative changes that will be enacted during the 1986-1987 academic year are specified. Findings include: of 199 eligible institutions, 148 made awards; of about 125,000 potentially eligible part-time students, 6,534 received awards, and an average award for 1985-1986 was $594. (SW)

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A REPORT BY THE BOARD OF REGENTS TO THE GOVERNOR AND THE LEGISLATURE

ON

THE AID FOR PART-TIME STUDY PROGRAM: THE SECOND YEAR

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The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Albany, New York 12234
December 1986

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PRESIDENT OF THE UNIVERSITY
AND COMMISSIONER OF EDUCATION
THE NEW YORK STATE EDUCATION DEPARTMENT
ALBANY, NEW YORK 12234

December 29, 1986

To the Governor and the Legislature:

The legislation that established the Aid for Part-Time Study Program in 1984 charges the Board of Regents with the responsibility for submitting a report on the program annually to the Governor and the Legislature. The Regents are asked to make recommendations based upon an evaluation and analysis of the program's operation as reported to them by the New York State Higher Education Services Corporation.

I am pleased to enclose the Regents second annual report on the Aid for Part-Time Study Program pursuant to Section 666 of the Education Law. The 1986 report reviews the changes enacted in the 1986 legislative session and includes recommendations for other statutory modifications that will further improve the program's effectiveness. It should be noted that the 1986 legislative changes became law late in the 1985-86 academic year; hence, the effects of the legislation are not reflected in the findings for the second year of the program which are cited in this report. The Regents look forward to reviewing the data for the upcoming year and anticipate the positive impact of the 1986 amendments on student and institutional participation in the Aid for Part-Time Study Program.

Sincerely,

Gordon M. Ambach

The Aid for Part-Time Study (APTS) Program was established by the Legislature as Section 666 of the Education Law in 1984, with the first full year of implementation in academic year 1984-85. In 1985, following an assessment of the initial year, the Regents reported to the Governor and the Legislature on the problems encountered. During the 1986 session, the Legislature passed and the Governor signed into law a number of significant changes to improve the program. However, these changes came too late in the 1985-86 academic year to have an impact on the findings cited in this report for the second year of the APTS program.

Most of the Regents original recommendations for 1985 were included in the legislative changes enacted. Effective for the 1986-87 academic year are the following statutory revisions:

1. Institutions will receive partial reimbursement of awards made to part-time students who fail to achieve a cumulative passing average in the term in which an award is received. In the original legislation, institutions received no reimbursement for tuition waived and awards made to students who failed to achieve a cumulative passing average. The 1986 amendment provides for institutional reimbursement for awards made to students who fail to maintain a cumulative passing average in an amount up to 10 percent of the value of all part-time awards made at the institution.

2. Institutions must now determine that award recipients are in good academic standing term by term, rather than after every twelve semester hours. The original bill required a review of good academic standing before each award is disbursed as well as after every twelve semester hours. This double requirement was both confusing and difficult to administer. Term-by-term review is consistent with all other State award programs and eliminates possible ambiguity presented by the 12 semester-hour provision.

3. Part-time study is now defined as enrollment for at least six but less than twelve semester hours, in lieu of the original definition of at least six but no more than eleven semester hours. The change removes an impediment for students carrying between eleven and twelve semester credits who were ineligible for either a part-time APTS award or a full-time TAP award where the minimum course load is twelve semester hours.

4. The formula for the allocation of APTS funds is now based on the part-time undergraduate degree-program enrollment, rather than part-time degree-credit enrollment. Under the original formula, any part-time student taking any credit-bearing course was counted as part of the part-time student pool, even though only part-time students *matriculated in a degree program* were eligible. This change corrects that anomaly and, by distributing funds according to a formula based only on matriculated students, more closely matches dollars to institutions with potentially eligible APTS recipients.

5. The deadline for reporting selected award recipients is now 21 days from the end of the institution's deadline for adding or dropping courses, in place of the original deadline of 21 days from the start of a term. This change permits institutions to be certain that students carry a part-time course load before selecting the students for an award.

6. Under the amended legislation, the New York State Higher Education Services Corporation may make prepayments of APTS allocations to institutions. The original bill did not provide for prepayment. This procedure is consistent with current practice for TAP and alleviates cash flow problems for participating institutions that must waive tuition in the amount of each award made.

7. With the 1986 amendments, reallocation of unused funds to other institutions within sectors is now permitted. Originally, following the initial allocation of funds to participating institutions, certain institutions found that there were excess funds after all awards were made. These funds went unused while sister institutions turned away needy students for lack of sufficient funding. According to the revised statute, reallocation is determined in the public sectors by the chancellors of the State and City Universities, and for all other institutions by the president of the Higher Education Services Corporation.

8. By virtue of the amendments, eligibility for awards is extended to matriculated students enrolled in registered certificate and diploma programs in degree-granting institutions. During the first two years of the program, only students in approved associate and baccalaureate programs were eligible.

9. The original legislation required all APTS applicants to apply for Pell grants. The 1986 amendment provides that students otherwise ineligible for Pell need not apply for Pell in order to be eligible for APTS.

1986 Findings

Statistics for 1985-86, the second year of the program, do not show significant variations from the initial year of implementation. It is vital to note that the 1986 legislative changes did not take effect until after the close of the 1985-86 academic year. Therefore, it is too early to

determine the effects these changes will have on APTS use for the future. Statistical excerpts for 1985-86* include:

- Of 199 eligible institutions, 148 made awards, an increase of three institutions over the previous year;
- Of approximately 125,000 potentially eligible part-time undergraduates, 6,534 received awards compared to 5,911 in academic year 1984-85;
- $3.9 million of the $11 million annual appropriation was expended, a dollar value increase of 25 percent over the $3.1 million spent the first year. However, this represents only 35 percent of the annual appropriation;
- The average annual award for 1985-86 was $594, up slightly from the $525 average award in 1984-85;
- The typical APTS recipient had an average age of 31 years and 88 percent were financially independent of their parents, the same figures recorded for the typical recipient in 1984-85;
- Thirty percent or 1,758 of the 1984-85 APTS recipients also received awards in 1985-86.

Recommendations

The 1986 legislative changes should significantly alleviate the underutilization of APTS funds; however, there remain some stumbling blocks to the full realization of the potential of this program to meet the needs of a major segment of the eligible part-time student population. Therefore, the Regents make the following recommendations:

1. Require students to maintain good academic standing and make satisfactory academic progress, as in other State assistance programs, and amend the statute to delete the requirement that students maintain a cumulative passing average in order for institutions to receive full reimbursement for all APTS awards made. Protections of State funds in the form of amendments to *The Regulations of the Commissioner of Education* were adopted in 1980 to assure that only students in good academic standing remain eligible for State support. These regulatory protections should be sufficient for the APTS program without the added liability for institutions.
2. Delete the requirement that APTS recipients have accrued six semester hours to be eligible for an award, in view of the fact that the requirement does not provide a significant measure of academic performance and acts as a barrier to attracting new students to postsecondary education. There are other means, such as institutional admissions procedures and good academic standing requirements, to safeguard the proper distribution of APTS awards.
3. Raise the income ceiling for APTS-eligible independent students with dependents to the level for dependent students. This increase will take into account the economic circumstances of older part-time students with dependents, and be consistent with provisions of the Tuition Assistance Program for this category of award recipient.

The Regents further recommend that the current funding level for the Aid for Part-Time Study Program be maintained at $11 million in recognition of the fact that the technical flaws remedied in 1986 coupled with the recommendations included in this report will permit substantial utilization of the program funds.

* Source: New York State Higher Education Services Corporation

A Report to the Governor and the Legislature on the Aid for Part-Time Study Program: 1986

I. Introduction

In recognition of the need to further reduce barriers to postsecondary education and extend State student financial assistance in new directions, the Governor and the Legislature established the Aid for Part-Time Study (APTS) Program. The legislation, enacted in May 1984 as Section 666 of the Education Law, provides an alternative for those who must study on a part-time basis. In a departure from other State assistance programs which are administered totally by a central agency, the Legislature created APTS as a campus-based award program where recipients and award amounts are determined locally by the participating institution.

In 1985, following the first year's operation of APTS, the Regents found that the program was underutilized and recommended a number of changes to overcome what appeared to be obstacles to full use of the annual $11 million appropriation. Many of these recommendations were acted upon favorably in the 1986 legislative session; however, the changes came too late in the year to have an impact on APTS for the 1985-86 award year.

Consequently, findings from the second year of the program do not differ significantly from the first year. There were efforts on the part of the State Education Department to provide information through workshops and guidelines to overcome initial difficulties experienced in the first year due to lack of familiarity with the program. The slight increases in numbers of recipients and total amounts awarded in 1985-86 as compared with 1984-85 may thus be attributed to students and college officials being more knowledgeable about the program and its administrative details. However, while start-up difficulties were overcome, basic programmatic shortcomings remained through the second year as APTS continued to operate under the program features established in the original legislation in 1984. An assessment of the impact of the 1986 legislative changes will necessarily depend upon findings from the 1986-87 award year.

II. General Provisions

The APTS program as amended in 1986 provides up to $2,000 in annual awards to part-time undergraduate students matriculated in approved degree, diploma and certificate programs in degree-granting institutions. Awards are available for up to eight years of part-time study (ten years if a program normally requires five years of full-time study). Each APTS award uses one-half of a term of a student's total undergraduate award eligibility for Tuition Assistance Program awards.

Funds for APTS are allocated to participating institutions according to a formula based upon the prior year's part-time degree program enrollment. Individual award recipients are selected by the participating institution from among the eligible pool of part-time students, with preference given to those demonstrating the greatest financial need after other grants have been applied to the student's educational costs. The institution determines the amount of the award which may be up to $1,000 per semester or tuition, whichever is less. The award is made by means of the institution's waiving tuition in the amount of the award. At the conclusion of the term, the institution is reimbursed for the tuition waived for each award recipient who achieves a cumulative passing average. Additionally, the institution will be reimbursed for 10 percent of the value of all awards made at the institution for those students who fail to achieve a cumulative passing average. Students who fail to achieve a cumulative passing average are not liable for the tuition waived.

III. Student Eligibility Criteria

In addition to requirements such as residency and income, students must also meet the following academic criteria to be eligible for an APTS award:

- be matriculated in an approved undergraduate degree, diploma, or certificate program at a degree-granting institution;
- have earned at least six semester hours in previous study;
- carry a course load of at least six but less than twelve semester hours a semester or at least four but less than eight semester hours a quarter;
- remain in good academic standing as defined by the Commissioner.

IV. Institutional Procedures

According to revised 1986 statute, within three weeks of the institution's deadline to add or drop courses, participating institutions must select recipients and then report those selected to the New York State Higher Education Services Corporation within one week of that 21-day deadline. The institution must waive tuition in the amount of the award for each APTS recipient. Within 45 days of the conclusion of a term, the institution must certify to the Corporation whether or not each award recipient maintained a cumulative passing average. The institution receives full reimbursement for all awards made to students who achieve a cumulative passing average, and up to 10 percent of the value of all awards made at the institution for those awards made to students who fail to maintain a cumulative passing average.

V. Summary of Operations: 1986

During 1985-86, the second year of implementation of the Aid for Part-Time Study Program, there were approximately 125,000* students who met the definition of part-time status for APTS, studying in 199 institutions which were eligible to participate. Of the 181 eligible institutions that chose to participate, 148 actually made awards, an increase of three institutions over 1984-85. The awards totalled $3.9 million and were made to 6,534 students. This dollar total represents an increase of 25 percent over the $3.1 million awarded in 1984-85. The number of APTS recipients increased 11 percent over the 5,911 students receiving awards in 1984-85. Approximately 35 percent of the $11 million annual appropriation was spent in the second year of the program. The value of State-reimbursed awards for SUNY was $1,336,364, an increase of 31 percent over the $1,018,432 awarded in 1984-85; for CUNY the value was $723,969 compared to $694,268 in 1984-85, an increase of 4 percent; for the independent sector, awards totalled $1,674,573, an increase of 29 percent over the $1,295,119 awarded in 1984-85; and for the proprietary sector, $142,227 was awarded compared to $91,392 in the first year, an increase of 56 percent.

The part-time student population being served by APTS contrasts strongly with the typical full-time undergraduate who receives TAP. While undergraduate TAP recipients have an average age of 23 years, the APTS recipient's average age is 31 years. While most TAP recipients are dependent students, 88 percent of the APTS recipients in 1985-86 were financially independent. Three-fourths of the APTS recipients had net taxable incomes of $10,000 or less, and 21 percent had zero net taxable incomes. This student profile for 1985-86 is almost identical to that for 1984-85. Supplementing data from the Higher Education Services Corporation is information from financial aid professionals who indicate that APTS students are typically older, working adults, who are heads of household with dependent children. However, the income eligibility criteria for APTS fail to take into account the economic circumstances of independent students with families to support. The income ceiling for all independent students is set at $15,000, with no adjustment for independent students who have dependents. In contrast, the income ceiling for dependent students is $22,000. The award schedules for the Tuition Assistance Program make provision for independent students with dependents and include them in the same category as dependent students.

The APTS legislation provides for a maximum award of up to $2,000 a year. However, the average annual APTS award for 1985-86 was $594, compared to the average award of $525 for 1984-85. In institutions in the public sector, including both two-year and four-year colleges of the State and City Universities, the average award was approximately $450. The largest awards, averaging about $1000, were made by four-year independent institutions. As in 1984-85, the low average award across all sectors may have been partly the result of efforts by institutions to minimize financial liability to the institution for those students who fail to maintain a cumulative passing average.

The number of students who failed to maintain a cumulative passing average remained about the same, increasing slightly from 7.5 to 8 percent, or 642 of the 6,534 award recipients in 1985-86. As in 1984-85, this group of students had a lower average net taxable income than those students who were successful in their studies. As noted in the Regents first annual report, the cumulative passing average requirement can thus be viewed as disadvantaging the neediest students as institutions continued to exercise extreme caution in making awards to minimize their liability.

The Regents believe the program changes enacted in 1986 will have a beneficial effect and lead to a significant increase in the number of awards made. At the same time, there remain several additional changes that the Regents would like to see implemented to assure that tuition assistance for part-time study reaches as many of the intended population as possible in the most efficient manner.

VI. Recommendations of the Regents

Information from a number of sources contributed to the formulation of the Regents recommendations for

* Source: State Education Department: Information Center on Education; all other statistical data: HESC

1986, including: suggestions from sector representatives for the State University, the City University, the Commission on Independent Colleges and Universities, and the Association of Proprietary Colleges, as well as from the State agencies involved with student financial assistance programs; statistical information provided in the Higher Education Services Corporation report to the Regents, "The New York State Aid for Part-time Study Program: a Progress Report;" and direct feedback from campus financial aid directors administering the program. The Regents considered the various proposals for changes received from the field and drew up a slate of recommendations for 1986, as follows:

1. Tuition Liability

As was the case in 1984-85, with the prospect of financial liability for tuition waived when an award recipient fails to achieve a cumulative passing average, almost 10 percent of the eligible institutions chose not to participate in the APTS program at all; almost 18 percent of those who elected to participate did not spend any of the allocated funds; and still others made awards at only a token level, given the amount of their institutional allocation.

The Regents noted in their 1985 report that adequate remedies, in the form of regulations pertaining to good academic standing requirements, exist to safeguard State student financial aid funds from possible abuse. Thus, the additional requirement that colleges and universities be liable for awards made to students who fail to maintain a cumulative passing average seems an unfair penalty, particularly when the maximum expenditure for APTS, capped at $11 million, is viewed in relation to the Tuition Assistance Program where there is no institutional liability, there is no funding limit, and awards in FY 1985-86 approached $370 million.

Recommendation:

Require students to maintain good academic standing and make satisfactory academic progress, as in other State award programs, and amend the statute to delete the requirement that students maintain a cumulative passing average in order for institutions to receive full reimbursement for all APTS awards made. Protections of State funds in the form of amendments to *The Regulations of the Commissioner of Education* were adopted in 1980 to assure that only students in good academic standing remain eligible for State support. These regulatory protections should be sufficient for the APTS program without the added liability for institutions.

2. Six Credits of Prior Academic Work

The statute requires that students have completed six prior credits in order to be eligible for an APTS award. In view of the intent stated in the law to provide APTS for those with the greatest financial need, requiring six prior credits may impose a barrier to those who are most in need of aid and are unable even to begin college study without financial assistance.

To be eligible for an award, APTS recipients must be matriculated in an approved postsecondary degree, certificate or diploma program in a degree-granting institution. *Commissioner's Regulations* require that institutions make a judgment as part of the admissions process that an applicant has the capacity to undertake a program of study and that the institution has the capacity to provide the instructional and other support the student may need. Thus, the admissions process can be viewed as a more effective means of assessing a student's potential for success, yet without the barrier to beginning postsecondary study that the requirement for six prior credits may create.

Recommendation:

Delete the requirement that APTS recipients have accrued six semester hours to be eligible for an award, in view of the fact that the requirement does not provide a significant measure of future academic success and acts as a barrier to attracting new students to postsecondary education. There are other means, such as institutional admissions procedures and good academic standing requirements, to safeguard the proper distribution of APTS funds.

3. Income Ceiling – Independent Students with Dependents

The maximum income for independent students seeking an APTS award is $15,000. The APTS program does not distinguish between single independent students and independent students with dependents. While $15,000 may not be an unreasonable income ceiling for single students, such a limit disqualifies many independent students with dependents. Demographic data available for part-time students, of whom three-fourths are independent, indicate they are generally older heads of household, frequently with full or part-time job responsibilities. Clearly, the current income limit of $15,000 for independent students with dependent children is unrealistic. In contrast, the Tuition Assistance Program makes special provision for independent students with dependents and sets the same income ceiling for this category as for dependent students. The TAP income ceiling for both dependent students and independent students with dependents was raised in 1986 to $32,000.

Recommendation:

Raise the income ceiling for APTS-eligible independent students with dependents to the level for dependent students. This increase will take into account the economic circumstances of older part-time students with dependents, and be consistent with provisions of the Tuition Assistance Program for this category of award recipient.

VII. Conclusion

These recommendations represent priority items that the Regents find essential in order to derive maximum benefit from this important aid program for part-time students. The Regents further recommend that the current funding level for the Aid for Part-Time Study Program be maintained at $11 million in recognition of the fact that technical improvements enacted in 1986 coupled with the recommendations included in this report will permit substantial utilization of the program funds.

Aid for Part-Time Study (APTS) Program Recipient Statistics 1984–85 and 1985–86 Academic Years *

TABLE 1 – State Reimbursed Award Data by Sector

Sector	Number of Recipients		Average Award		Value of State-Reimbursed Awards	
	1984	1985	1984	1985	1984	1985
CUNY 4-Year	987	900	$429	$ 470	$ 422,939	$ 423,554
CUNY 2-Year	682	717	398	418	271,328	300,415
CUNY TOTAL	1,669	1,617	$416	$ 447	$ 694,268	$ 723,969
SUNY 4-Year	583	798	410	491	238,973	392,384
SUNY 2-Year	1,983	2,120	393	445	779,458	943,980
SUNY TOTAL	2,566	2,918	$397	$ 457	$1,018,432	$1,336,364
Independent Nonprofit 4-Year	1,406	1,587	868	1,010	1,220,016	1,603,645
Independent Nonprofit 2-Year	140	175	536	405	75,103	70,928
INDEPENDENT NONPROFIT TOTAL	1,546	1,762	$838	$950	$1,295,119	$1,674,573
Degree Proprietary	127	230	$720	$618	$ 91,392	$ 142,227
TOTAL	5,908	6,527	$525	$594	$3,099,212	$3,877,133

Sector	Percent of Recipients		Percent of State-Reimbursed Awards	
	1984	1985	1984	1985
CUNY 4-Year	16.7%	13.8%	13.7%	10.9%
CUNY 2-Year	11.5%	11.0%	8.7%	7.8%
CUNY TOTAL	28.2%	24.8%	22.4%	18.7%
SUNY 4-Year	9.9%	12.2%	7.7%	10.1%
SUNY 2-Year	33.6%	32.5%	25.2%	24.4%
SUNY TOTAL	43.4%	44.7%	32.9%	34.5%
Independent Nonprofit 4-Year	23.8%	24.3%	39.4%	41.4%
Independent Nonprofit 2-Year	2.4%	2.7%	2.4%	1.8%
INDEPENDENT NONPROFIT TOTAL	26.2%	27.0%	41.8%	43.2%
Degree Proprietary	2.2%	3.5%	2.9%	3.7%
TOTAL	100.0%	100.0%	100.0%	100.0%

* SOURCE for Tables 1–6: New York State Higher Education Services Corporation

NOTE: Students who received awards in more than one sector are excluded (value of 1985–86 awards to these students was $5,942 as of October 7, 1986). Due to rounding, detail may not add exactly to total and percentages may not total exactly 100 percent.

Aid for Part-Time Study (APTS) Program Recipient Statistics 1984–85 and 1985–86 Academic Years

TABLE 2 – Sector Distribution of Students Whose Awards Were Not Reimbursed Because They Did Not Maintain Cumulative Passing Averages

Sector	*Number of Students*		*Award Amounts Not Reimbursed (School Tuition Liability)*	
	1984	*1985*	*1984*	*1985*
CUNY 4-Year	128	130	$ 69,142	$ 66,761
CUNY 2-Year	103	112	44,254	44,431
CUNY TOTAL	231	242	$113,396	$111,192
SUNY 4-Year	33	56	12,694	27,225
SUNY 2-Year	165	203	57,041	81,195
SUNY TOTAL	198	259	$ 69,735	$108,420
Independent Nonprofit 4-Year	106	128	70,954	87,715
Independent Nonprofit 2-Year	7	3	3,200	1,050
INDEPENDENT NONPROFIT TOTAL	113	131	$ 74,154	$ 88,765
Degree Proprietary	6	10	$ 2,801	$ 6,289
TOTAL	548	642	$260,086	$314,666

Aid for Part-Time Study (APTS) Program Recipient Statistics 1985–85 and 1985–86 Academic Years

TABLE 3 – Allocations and Total Awards by Sector

Sector	*Allocation*		*Sector Percent of Allocation*		*Total Awards (Including School Tuition Liability)*	
	1984	*1985*	*1984*	*1985*	*1984*	*1985*
CUNY 4-Year	$ 1,687,966	$ 1,662,986	15.4%	15.1%	$ 492,081	$ 490,315
CUNY 2-Year	927,997	962,283	8.4%	8.7%	315,582	334,846
CUNY TOTAL	$ 2,615,963	$ 2,625,269	23.8%	23.9%	807,664	$ 835,161
SUNY 4-Year	1,388,822	1,425,474	12.6%	13.0%	251,667	419,609
SUNY 2-Year	3,865,669	3,747,330	35.0%	34.1%	836.499	1,025,175
SUNY TOTAL	$ 5,254,491	$ 5,172,804	47.7%	47.0%	$1,088,167	$1,444,784
Other Public (Regents College Degree)	NA	$ 162,445	NA	1.5%	NA	$ 0
Independent Nonprofit 4-Year	$2,734,039	$2,627,713	24.9%	23.9%	$1,290,970	$1,691,360
Independent Nonprofit 2-Year	111,944	106,186	1.0%	1.0%	78,303	71,978
INDEPENDENT NONPROFIT TOTAL	$ 2,845,983	$ 2,733,899	25.9%	24.9%	$1,368,273	$1,763,338
Degree Proprietary	$ 283,363	$ 304,959	2.6%	2.8%	$ 94,193	$ 148,516
TOTAL	$10,999,800	$10,999,376	100.0%	100.0%	$3,359,298	$4,191,799

NOTE: Award amounts to recipients who attended schools in more than one sector are excluded. Detail may not add exactly to total due to rounding.

Aid for Part-Time Study (APTS) Program Recipient Statistics 1984–85 and 1985–86 Academic Years

TABLE 4 – Income Distribution

Income Category	*Number of Cases*		*Percent of Total*		*Cumulative Percent*	
	1984	*1985*	*1984*	*1985*	*1984*	*1985*
$ 0 –	1,209	1,377	20.5%	21.1%	20.5%	21.1%
$ 1 – 5,000	1,363	1,399	23.1%	21.4%	43.5%	42.5%
$ 5,000 – 10,000	1,896	2,031	32.1%	31.1%	75.6%	73.6%
$10,001 – 15,000	1,296	1,583	21.9%	24.2%	97.5%	97.8%
$15,001 – 22,000	147	144	2.5%	2.2%	100.0%	100.0%
TOTAL	5,911	6,534	100.0%	100.0%	100.0%	100.0%
Average Income	$6,200	$6,310				

NOTE: Percentage detail may not total exactly 100 percent due to rounding.

TABLE 5 – Financial Status Distribution

Financial Status	*Number of Cases*		*Percent of Total*	
	1984	*1985*	*1984*	*1985*
Independent	5,190	5,722	87.8%	87.6%
Dependent	720	810	12.2%	12.4%
TOTAL	5,910	6,532	100.0%	100.0%

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TABLE 6 – Age Distribution

Age Category (In Years)	*Number of Cases*		*Percent of Total*		*Cumulative Percent*	
	1984	*1985*	*1984*	*1985*	*1984*	*1985*
15–19	144	117	2.4%	1.8%	2.4%	1.8%
20–24	1,570	1,716	26.6%	26.3%	29.0%	28.1%
25–29	1,402	1,554	23.7%	23.8%	52.7%	51.9%
30–34	1,075	1,176	18.2%	18.0%	70.9%	69.9%
35–44	1,247	1,428	21.1%	21.9%	92.0%	91.7%
45–59	432	498	7.3%	7.6%	99.3%	99.4%
60 and up	39	42	.7%	.6%	100.0%	100.0%
TOTAL	5,909	6,531	100.0%	100.0%	100.0%	100.0%
Average Age	31 yrs.	31 yrs.				